DAMROSCH ENGAGEMENT.

SOME GOSSIP ABOUT THE BLAINE-DAMROSCH ENGAGEMENT.

Tom Platt and the Reporters—How the New York Politician Reaches the New York Politician Reaches the Newspapers—Mayor Grant on the World's Fair.

ICorrespondence of the Richmend Dispatch.]

New York, October 12, 1889.

The news of the engagement of Miss Margaret Blaine to Walter Damrosch has awakened no end of discussion not only among the personal friends of both contracting parties but also among those—and they constitute the entire country—to whom the names of the Secretary of State and the famous Dr. Damrosch are household words. A great many people have expressed surprise that a statesman occupying as high a position as Mr. Blaine have losen, is bimself merely a "fidiler." But perpaise Mr. Elaine has taken warning by the fate of M. Grevy, the late Preudent of the French republic, who was confirmed with a similar problem about a dezen years ago and was foolish enough to permit his social ambition to interfere with his daughter's happiness.

M. Grevy belonged to the "petit bour—not with his daughter's happiness.

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M. Grevy belonged to the "petit bour—not with a few work of the fair, is simply ridiculous.

Dave been chosen.

Chicago vs. New York.

"It is somnewhal late in the day to speak of the cities with respect to the fair. I have received communications pretty much from all over the Union on the subject, and with a few unimportant exceptions they have enthusiastically favored New York as the proper place for it. I admit Chicago and upon which her persistent candidacy is based, exist in name only. Neither in travelling accommodations, in hotels, nor in any other business aspect can she be compared with New York, actions proper lace of the fair. The advantages claimed for Chicago and upon which her persistent candidacy is based, exist in name only. Neither in travelling accommodations, in hotels, nor in any other business aspect can she be compared

daughter's happiness.
Grevy belonged to the "petit bouris"—that is to say, he was the sort of
vineral with a broad hat, thick umla, and coloshes whom we see drawn "It's more than ridiculous. Since he lived revenue all with a broad hat, thick unredla, and goloshes whom we see drawn eth such irresistible humor in the pages of the Parisan counter papers. His wife and been a washerwomen, and was his musckeeper for many years before he burried her. While M. Grevy was Fresident of the Chamber of Denuties his daughter formed an attachment for M. Capoul, who was at that time at the very height of his glory and the popular idel of all Paris. Capoul returned her affections after the manner common to operate tenors the world over and their engagement was riadly sanctioned by the parents who chought it a fine match for their daughter. But when figure placed him in the presidential chair M. and Mine. Grevy began to have higher assiriations for the manner common to operate tenors. The west in the poy of success and popularity he seen as a claimant for her hand. Capoul was dismissed, in spite of these and precessations of the heart-broken girl, and started for America, where in the poy of success and popularity he seen forget his mortification. While Grevy was readily when any tent the result of the match is known to the whole world. The sousination to be specialized to the result of the match is known to the whole world. The sousination to the decorations of the Legion of Henor was so strong that it sweat poor. M. Grevy from the presidential chair into the deep shades of unenviable obscurty which are the final portion of so many car.

M. Grevy from the presidential chair into the deep shades of unenviable obscurty which are the final portion of so many car.

A person entering Fifth-Avenue Hotel, A person enterin

order establishing the church is Tear Waller, which is only within the last two years that the Senator has been popular with newspaper-men, having hitherto been inclined to regard them with suspicion and has people good to avoid. Possibly he learned a lesson from Colonel Daniel Lamont ubout how to handle the representatives of the press and make them useful allies in his political career. Anyway Mr. Platt, like Colonel Daniel Lamont, has demonstrated that a politican is wise to stand in with the newspapers, for it is since he has changed his tactics that he has become the most potent party manager since the days of Martin Van Burren, as was clearly demonstrated by the recent Republican State Convention; and by virtue of a ruler of his party he is one of the most potentiarizes of national politics. Only a short time ago the newspapers rever lest an opportunity of poking fun at Mr. Platt and alusing him, but now those of both pellinai parties are sounding his praise as a political genius and the newspapers for Mr. Platt, for he treat them as such, and having a fine instinct for what is called news he paticeonaderable money in their pockets. When a reporter goes to Mr. Platt, for he treat them as such, and having a fine instinct for what is called news he paticeonaderable money in their pockets. When a reporter goes to Mr. Platt, for he treat them as such, and having a fine instinct for what is called news he paticeonaderable money in their pockets. When a reporter goes to Mr. Platt, for he treat them as such, and having a fine instinct for what is called news he paticeonaderable money in their pockets. When a reporter goes to Mr. Platt had been very kind in giving a voung man considerable measure of the chief of the chief of the such as the province of the chief of the c

to considerable inconvenience in the matter. The interview appeared in print the next day under head-lines that were very uncomplimentary and, to say the least, every discourteous to Mr. Platt. It called him "Tom" and referred to him in other undignified ways. Mr. Platt was very naturally, offended, and not knowing that it be head-lines were written by the editor instead of the reporter, he boycotted the voung man by not giving him any more nows, and the result was that the paper had to put semebody else in his place.

Is there another politician in the country able to central newspaper-men to such an extent?

Is there another politician in the country able to central newspaper-men to such an extent?

Mr. Platt usually-leaves the hotel promptly at 9 o'clock to go to his office down town and returns again at 5 o'clock. He is president of several organizations besides his express company, and as his office is always full of political callers it is a mystery how he accomplishes so much work. He is a man of tircless energy, quiek and wirv, and when he returns to his hotel there are crowds of politicians waiting to talk to him, so that be gives every night to the newspaper-men there is but little time which he can call his own. For the last xix months the ex-Senator has been the most sought after of any man in New York.

There are few more devoted couples than the ex-Senator has been the most sought after of any man in New York.

There are few more devoted couples than the ex-Senator has been the most sought after of any man in New York.

There are few more devoted couples than the ex-Senator and Mrs. Platt, Mrs. Platt is an amaleur artist of considerable merit. She is also a charming entertainer and those who know her say that she would make a very popular mistress of the White House.

\*\*MACON Couple II, 1889.\*\*

\*\*To the Editor of the Dispatch:

I notice in your assured it trackled. The school from Mahonon's sheet, called The School from Mahonon's sheet, called The School from Mahonon's sheet, called The School fr

There is no more delighted man in the Empire State at the present mement than Mayor Hugh J. Grant, the young, bigwhiskered chief magistrate of New York city. The clouds that obscured the sun of success and prevented it from shining on the World's-Fair project have rolled away. "I have kept silent," he said yesterday to the writer, "while the question of a site was in abeyance, but now I feelat liberty to speak and to tell the press and people in this and other States the exact situation as far as New York is concerned. The selection of the site removes the obstacles or rapid progress, and matters will now be cushed along with an expedition that will satisfy everybody. No better location could have been chosen than Riveride and Morningside parks and the adjagnt lands. If any part of Central Park is seed, it will be for the purpose of accompandating the overflow only, and not for MAYOR GRANT ON THE WORLD'S FAIR.

NEW YORK LETTER. buildings or anything that will mar or deface the beanties of the people's own pleasure-ground. I think, however, it will not be needed. The site is the best that could have been chosen.

RICHMOND, VA., October 12, 1889.

## OF VIRGINIA, VOTERS

# ATTENTION!

#### GENILEMEN:

If you could effect a saving of 50 per cent. in trankle itself about raising funds for the fair, is simply ridiculous.

Onowing New York.

"It's more than ridiculous. Since he lived here New York has doubled its population twice over. It doubles every fifteen years. Its facilities have kept pace with this expansion. He has no idea of the growth of New York nor have Chicagoans as a rule. They are too intensely interested in watching the phenomenal growth of their own section to have any time left to study New York. the cost of your life insurance and have it placed not in an assessment association, but in one of the strongest of the regular life-insurance companies,

If you are now in one or more assessment societies, and, with other sound thinkers, have no confidence in the stability of these institutions, and you could, Mr. Sheppard Homans, at no greater outlay for premium, have your insurance in a regular old-line company of the highest solvency and repute, would you not consider the matter?

For what purpose do you desire life insurance? Is it as an investment for profit during your lifetime? Or do you not wish insurance mainly for the protection of your family and your business interests in the event of your death? If the latter is your aim and you could carry \$20,000 insurance in a regular old-line company for the same money you are now paying for \$10,000 would you not con-

The PROVIDENT SAVINGS LIFE meets all these points.

It is one of the eleven (only) regular life-insurance companies chartered under the laws of the State of New York. It commenced business in 1875, and its last annual report shows \$280 of assets for each \$100 of liabilities, thereby making its financial strength beyond question.

HAM CHAPEL.

The Question of Us Location.

To the Favor a chieff the first programment of the Location. The first programment of the Location of the Location. The first programment of the Chapet progr

ed Has- table, column ?.)

SECOND. Economy of management, which is shown in its ratio of expenses. (See table, column 3.)

THIRD. Low rates of mortality, which is indicated by care in selection of its risks. The outgoes for death claims and expenses to each \$1,000 in force in the Provident Savings are less than in any other company. (See table, column 3.) Sound insurance is thus furnished at actual current cost.

We claim that the system of the PROVIDENT SAVINGS is the safest, cheapest, and fairest attainable.

### The Safest.

Because the hazards inseparable from the custody and management of trust funds are avoided, while the provision to meet possible excessive or unexpected death claims is larger than it is under any other system of life insu-

### The Cheapest.

First, because no deposits for investment or mere accumulation are required; second, because the charge for expenses of management is 50 per cent. less than the average in all other companies, and because the rates of mortality are upprecedentedly low.

## The Fairest.

Because every dollar paid in by the insured bays a dollar's worth of insuheirs at their death in addition to the sum insured.

#### An Era in Life Insurance.

It has received the hearty commendation and unqualified endorsement of Insurance Commissioners, Actuaries, and Agents.

In the last six years and a half, ending with 1888, the Provident Savings has written over eighty-four millions of insurance, and numbers among its policy-holders the foremost business-, insurance-, and professional-men in the country, who recognize that Protection and not Speculation is the true mission of life insunance. The President and Actuary of the Company is

who is recognized as one of the foremost authorities on the science of life insurance in the world.

It pays its losses promptly.

Its policies are plain, simple contracts to pay.

The Company's income in 1888 was \$1,163,625.21. It paid death claims, \$401,232,51.

It paid dividends to policy-holders, \$376,680,61.

It has a surplus over all liability of \$380,444.90, or

## \$280 of Assets for each \$100 of Liabilities.

Insurance written in 1889 already largely in excess of that secured during the entire year of 1888, which shows the growing appreciation and esteem in which the Society and its method of insurance is held by the public.

Examine this table carefully and compare The Provident Savings with any other company both as with the necessity of heavy 'reserve' accumulations, already the subject of deep regards security and low cost of insurance.

[From the Spectator, March 1, 1889.]

Extracts from Sworn Returns of Life-Insurance Companies for 1888.

NAME OF COMPANY.	\$100	IN FORCE DECEMBER 31, 1888.					
	Cash Assets to each Liabilities,	Premiums Charged.	Premiums Charged After Deducting Dividends.	Percentages of Dividends to Pre- miums.	Death Claims,	Expenses.	Expenses and Death Claims.
Eina	8121	\$33.08	\$27.23	\$17.38	\$14 67	8 7 17	821.84
Berkshire	114	37 06	32 37	12 73	9 43	8.65	18 08
Brooklyn	112	32 82	30 77	6 24	18 26	12 50	30 76
Connecticut General	134	29 01	27 99	3 55	10 15	8 71	18 86
Connecticut Mutual	111	29 31	21 64	26 16	21 13	4.39	25 52
Equitable, New York	128	40 14	35 82	10.78	11 55	8 99	20.54
Germania	109	40 23	35 10	12 76	15 58	9 30	24 88
Home	128	35 98	30 71	14 47	14 92	9 89	24 81
Manhattan	113	33.44	28 43	15 00	21 10	11 36	32 46
Massachusetts Mutual	109	33 70	29 47	12 57	10 34	10 41	20.78
Michigan Mutual	*117	32 69	29 86	8 68	5 80	9 67	15 47
Mutual Benefit	108	33 12	24 74	25 30	18 81	6 06	24 90
Mutual Life, New York	106	40 34	35 83	11 00	15 00	9.78	24 78
Mutual Life, Kentucky	*113	35 47	31 64	10 78	13 65	10 13	23 78
National Life, Vermont	119	39 78	34 92	12 11	9.03	10 00	19 03
New England Mutual	114	33 60	25 52	24 06	16 33	6 92	32 25
New York	118	48 97	43 47	11 23	10 44	10 03	20 47
Northwestern Matual	117	36-11	20 56	15 36	7 81	8 41	16 22
Penn Mutual	116	38.53	30 96	19 71	12 04	8 91	20 25
Phonix Mutual	114	27 27	22 57	17 24	23 24	8 48	31 72
Provident L. and T	*124	39 82		12 15	9.34	7.36	16 70
Provident Savings	280	22 45	15 06	17111000		4.49	
State Mutual	119	38 44	32 33			8 50	20 84
Travellers	124	29 44		NIL.	10 83		
	105	27 04	11-11-1			11 42	28 43
Union Mutual	113	31 97			15 71	-	
United States	130	31 39			100000000		
Vermont	106	42 82				9 71	23 06
*Liabilities upon & per cent basis.	100	1 74 04	0.5 50	0.00	24 20		

[From the Report of Hon. Stephen H. Rhodes, Insurance Commissioner of Massachusetta.] "It is becoming more apparent every day that a radical change in the plan of rance; also, because every dollar paid in premiums, not actually used in the life insurance is demanded. Of the various schemes or plans for insurance adaptproper payment of the insured's of death losses and expenses, is paid to the ed to the wants of the masses that of Sheppard Homans, known as 'Life Insurance Without Large Accumulations of Reserves,' is the most prominent."

[From Hon. Philip L. Spoener, Insurance Commissioner of Wisconsta.]

"The plan of life insurance presented by the 'Provident Savings' is one the want of which has long been felt, as being within the comprehension of the ordinary mind. It might well be called the common-sense system of life insurance, for while the indemnity is as unquestioned as that of the old-time system, yet un like the latter, it is not so inextricably connected with fine-spun theories to mystify the assured, if not the actuary himself."

#### [Massachusetts Report, 1885.]

The Insurance Commissioner of Massachusetts, Hon. John K. Tarrox, in his official report for 1884, well says: "I am moved to express a regret-shared, I believe, by the conservative and most sagacious men in the business -that our insurance establishments have adopted schemes of insurance whereby they have become so largely institutions of investment. This may be legitimate to a certain extent, but it has no just relation to life insurance."

"For reasons stated in the last report of the Department, and further considered in the present report, I am strongly persuaded of the impolicy and postrival DANGER of magnifying the PANKING PEATURE of life-insurance institutions to accommodate modern plans of TONTINE SPECULATION and endowment INVESTMENT. The CLOSER life insurance is held to its ESSENTIAL OBJECT, the better for its safety and

[From the Report of Hon. Oliver Pillsbury, Insurance Commissioner of New Hampshire.] "No substantial reason has been adduced why a person should not pay and renew insurance on his life annually as he does on his property. Life insurance conducted somewhat after the manner of fire insurance would largely do away concern among business-men."

> STATE OF MINNESOTA INSURANCE DEPARTMENT, St. Paul, February 2, 1887.

AVERAGES TO EACH \$1,000 INSURANCE M. D. Rowley, Esq., Minneapolis, Minn:

Dear Sir,-Referring to the Provident Saving Life Assurance Society, I consider it a first-class, reliable company. There is no question as to its solvency of doubt as to its ability to meet all claims at maturity. Its last statement shows a good surplus over all liabilities, and it is based upon principles that will make it better and better as it grows older. Its success is remarkable, and any one can feel safe in taking a policy in the company that at maturity it will be paid.

CHARLES SHANDREW, Yours truly, Insurance Commissioner.

[The Sentinel, May 3d, Toronto, 1889.]

The Provident Saving Life-Assurance Society is a very reliable company, with very attractive plans, and solid financially. The company was organized by Mr. Sheppard Homans, a gentleman much esteemed on both sides of the Atlantic by the insurance fraternity.

### [St. Johns' Telegram, St. Johns, N. B., May 21, 1889.]

This company was organized by Mr. Sheppard Homans in 1875. Mr. Homans is one of the greatest living actuaries in America, and is greatly esteemed by the life-insurance fraternity of America and England. The Provident has recently made a deposit of \$50,000 with the Dominion Government.

Sheppard Homans, Actuary:

Dear Sir,-We have carefully considered the theory and proposed application of your "Plan for Life-Insurance Without Large Reserves," and we believe that for insurance companies it will be fully as secure as the present system, and for a large portion of the insuring public more satisfactory. If it receives the appreciation it deserves it will inaugurate a new era in hie-insurance.

New York, May 20, 1875.

Actuary ; ELIZUR WRIGHT, Actuary and Commissioner; BENJAMIN GRIFFEN, Assistant Actuary Mutual Life, New York; HENRY F. HOLMES, Consulting Actuary ; JAMES C. WATSON,

Actuary Michigan Mutual Life-Insurance Company.

The foregoing are a few of the salient points of the company. Should you desire to know more of it and its plans, and will send your name, age, and address to the undersigned, they will send you descriptive circulars and rates, or at your pleasure call upon you. Respectfully,

J. S. JONES,

SHAFER BUILDING, RICHMOND, VA.,

Manager for Virginia, North and South Barolina.

N. B.—Gentlemen of established reputation are invited to call upon or address the Manager to secure agencies for this company. Previous experience in the business not essential to success.

THE RIGHT MAN CAN SECURE A STATE AGENCY.